Case 05-43375 Doc 1 Filed 10/04/05 Entered 10/04/05 08:40:05 Desc Main (Official Form 1) (12/03) Document Page 1 of 37

FORM B1 **United States Bankruptcy Court Voluntary Petition Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Shipman, Susan L. All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): (if more than one, state all): xxx-xx-1592 Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 150 West Maple #1305 Chicago, IL 60610 County of Residence or of the County of Residence or of the Cook Principal Place of Business: Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) **Venue** (Check any applicable box) ■ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. **Type of Debtor** (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under Which Individual(s) the Petition is Filed (Check one box) Railroad ☐ Stockbroker Chapter 7 ☐ Chapter 11 ☐ Corporation ☐ Chapter 13 ☐ Commodity Broker ☐ Chapter 9 ☐ Chapter 12 ☐ Partnership ☐ Clearing Bank ☐ Sec. 304 - Case ancillary to foreign proceeding ☐ Other Nature of Debts (Check one box) Filing Fee (Check one box) Consumer/Non-Business ☐ Business Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to individuals only.) Chapter 11 Small Business (Check all boxes that apply) Must attach signed application for the court's consideration ☐ Debtor is a small business as defined in 11 U.S.C. § 101 certifying that the debtor is unable to pay fee except in installments. ☐ Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3. 11 U.S.C. § 1121(e) (Optional) Statistical/Administrative Information (Estimates only) THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 1-15 16-49 100-199 200-999 50-99 1000-over Estimated Assets \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to More than \$50,000 \$100,000 \$1 million \$10 million \$50 million \$100 million \$100 million \$500,000 П П П П П П Estimated Debts \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to \$50.001 to \$100.001 to More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$100 million П П П П П

(Official Form (Cases)05-43375 Doc 1 Filed 10/04/05	Entered 10/04/05 08:40):05 Desc Main
Voluntary Petition (This page must be completed and filed in every case)	Nage 12-ിത് r37 Shipman, Susan L.	FORM B1, Page 2
Prior Bankruptcy Case Filed Within Last 6	Vagre (If more than one attach addit	tional sheet)
Location Where Filed: - None -	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	n one, attach additional sheet)
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	Ex (To be completed if debtor is require	-
the relief available under each such chapter, and choose to proceed under chapter 7.	Ex	hibit B
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Susan L. Shipman Signature of Debtor Susan L. Shipman	whose debts are pri	Jnited States Code, and have
X	X _/s/ James J. Burns Jr. #	October 3, 2005
Signature of Joint Debtor	Signature of Attorney for Debto James J. Burns Jr. # 6200	or(s) Date
Telephone Number (If not represented by attorney)		hibit C
October 3, 2005	Does the debtor own or have posses a threat of imminent and identifiable	
Date	safety?	1 1 1
Signature of Attorney V /s/ James J. Burns Jr. #	■ No	d and made a part of this petition.
X /s/ James J. Burns Jr. # Signature of Attorney for Debtor(s)	Signature of Non-At	torney Petition Preparer
James J. Burns Jr. # 6200956	I certify that I am a bankruptcy petit § 110, that I prepared this document	tion preparer as defined in 11 U.S.C.
Printed Name of Attorney for Debtor(s)	provided the debtor with a copy of t	
Burns & Wincek, Ltd.		
Firm Name 53 W. Jackson	Printed Name of Bankruptcy Pe	etition Preparer
Suite 560 Chicago, IL 60604 Address Email: bandwlaw@sbcglobal.net 312-880-0195 Fax: 312-880-0196	Social Security Number (Requi	red by 11 U.S.C.§ 110(c).)
Telephone Number	Address	
October 3, 2005	N 10 110	1 6 11 4
Date	Names and Social Security nun prepared or assisted in preparin	nbers of all other individuals who
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11,	If more than one person prepare	ed this document, attach additional
United States Code, specified in this petition.		priate official form for each person.
X	X Signature of Bankruptcy Petitio	т Виомолон
Signature of Authorized Individual	Signature of Bankruptcy Petitio	n Preparer
Printed Name of Authorized Individual	Date	
Title of Authorized Individual	A bankruptcy petition preparer provisions of title 11 and the Fe Procedure may result in fines or	ederal Rules of Bankruptcy r imprisonment or both. 11
Date	U.S.C. § 110; 18 U.S.C. § 156.	

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United States Bankruptcy Court Northern District of Illinois

In re	Susan L. Shipman	Case No.			
_	•	Debtor	,		
			Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	2,000.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		7,143.31	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		56,467.52	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,500.19
J - Current Expenditures of Individual Debtor(s)	Yes	3			2,521.00
Total Number of Sheets of ALL S	Schedules	20			
	Т	otal Assets	2,000.00		
			Total Liabilities	63,610.83	

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In re	Susan L. Shipman		Case No.	
_		Debtor	,	

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Wife, Joint, or Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

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In re	Susan L. Shipman		Case No.	
-	<u> </u>	Debtor		

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Bank	One - checking	-	500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	2 roor	ns furniture; television; computer	-	0.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Wome	en's clothing	-	1,500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
			(Sub-Tota (Total of this page)	al > 2,000.00

2 continuation sheets attached to the Schedule of Personal Property

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			Debtor					
	SCHEDULE B. PERSONAL PROPERTY (Continuation Sheet)							
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption			
10.	Annuities. Itemize and name each issuer.	X						
1.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	x						
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X						
13.	Interests in partnerships or joint ventures. Itemize.	X						
4.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X						
15.	Accounts receivable.	X						
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х						
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X						
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X						
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X						

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

0.00

Sub-Total >

(Total of this page)

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claim tax redebte Give 21. Pater intellipartic 22. Licer gene partic 23. Auto other 24. Boat 25. Aircr 26. Offic supp 27. Mack supp 28. Inverse 29. Anim 30. Croppartic 31. Farm imple			T	,		
claim tax redebte Give 21. Pater intellipartic 22. Licer gene partic 23. Auto other 24. Boat 25. Aircr 26. Offic supp 27. Mack supp 28. Inverse 29. Anim 30. Croppartic 31. Farm imple			L	Debtor		
claim tax redebte Give 21. Pater intellipartic 22. Licer gene partic 23. Auto other 24. Boat 25. Aircr 26. Offic supp 27. Mack supp 28. Inverse 29. Anim 30. Croppartic 31. Farm imple		SC	HEDULE B. PERS (Contin	SONAL PROPER nuation Sheet)	TY	
claim tax redebte Give 21. Pater intellipartic 22. Licer gene partic 23. Auto other 24. Boat 25. Aircr 26. Offic supp 27. Mack supp 28. Inverse 29. Anim 30. Croppartic 31. Farm imple	Type of Property	N O N E	Description a	and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
intelli partice 22. Licer gene partice 23. Autoo other 24. Boat 25. Aircri 26. Office supp 27. Maci supp 28. Invertigation 30. Croppartice 31. Farminple	r contingent and unliquidated as of every nature, including efunds, counterclaims of the or, and rights to setoff claims. estimated value of each.	Х				
gene particular partic	nts, copyrights, and other lectual property. Give culars.	X				
other 24. Boat 25. Aircr 26. Offic supp 27. Macl supp 28. Inver 29. Anin 30. Crop partic 31. Farm	nses, franchises, and other ral intangibles. Give culars.	X				
25. Aircr 26. Office supp 27. Macl supp 28. Inver 29. Anin 30. Crop partic 31. Farm imple	mobiles, trucks, trailers, and vehicles and accessories.	X				
 26. Office supp 27. Macle supp 28. Invertions 29. Anim 30. Croppartions 31. Farm impless 	s, motors, and accessories.	X				
supp 27. Maci supp 28. Inver 29. Anin 30. Crop particular supple	raft and accessories.	X				
supp 28. Inver 29. Anin 30. Crop partic 31. Farm imple	ee equipment, furnishings, and lies.	X				
29. Anin30. Crop partion31. Farm imple	hinery, fixtures, equipment, and lies used in business.	X				
30. Crop partic 31. Farm imple	ntory.	X				
partion participant partin participant participant participant participant participant par	nals.	X				
impl	s - growing or harvested. Give culars.	X				
32. Farm	ning equipment and ements.	X				
	supplies, chemicals, and feed.	X				
	r personal property of any kind lready listed.	\$	Shipman v. Ameritech	(Personal Injury)	-	Unknown
					Sub-Tota	al > 0.00

Sheet <u>2</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

(Total of this page)

Total >

2,000.00

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In re	Susan L. Shipman	Case No.
	Ousun E. Ompinan	Debtor

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: [Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2):

Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

1,500.00

Value of Current Market Value of Specify Law Providing Property Without Deducting Exemption Description of Property Claimed Each Exemption Exemption Checking, Savings, or Other Financial Accounts, Certificates of Deposit 500.00 500.00 Bank One - checking 735 ILCS 5/12-1001(b) Other Personal Property of Any Kind Not Already Listed Shipman v. Ameritech (Personal Injury) 735 735 ILCS 5/12-1001(h)(4) 7,500.00 Unknown

735 ILCS 5/12-1001(b)

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Form B6D (12/03)

In re	Susan L. Shipman		Case No.	
_		Debtor	,	

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors	ho	ldır	g secured claims to report on this Schedule D.					
CDEDITODIC NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	AMOUNT OF	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	COXF-XGEXF	LLQULDATED	DISPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.				Т	E			
			Value \$		D			
Account No.						Н		
Account No.			Value \$					
Account No.								
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Account No.								
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continuation sheets attached			(Total of the					
			(Report on Summary of Sc		ota ule		0.00	

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Form B6E (04/05)

In re	Susan L. Shipman	Case No.	
-	<u> </u>	Debtor	

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

"Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled columns.) Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules. ☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3), as amended by § 1401 of Pub L. 109-8. ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). ☐ Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). ☐ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7). ■ Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8). ☐ Commitments to Maintain the Capital of an Insured Depository Institution of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

continuation sheets attached

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Form B6E - Cont. (04/05)

ısan L. Shipman	Case No.	•
Γ	ebtor	

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

		_						
CREDITOR'S NAME,	C	Нι	sband, Wife, Joint, or Community	CO	U	D I		
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	C O D E B T O R	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	N T I	UNLIQUIDATED		TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
(See instructions.)	R	С		N G E N	Ď	D		
Account No. tax year 2003			2003	In the state of	T E D			
Illinois Dept. Revenue			State taxes					
P.O. Box 19025								
Springfield, IL 62794-9025		-						
Account No. Tax period 2002	+		2002	+			847.93	847.93
, , , , , , , , , , , , , , , , , , ,								
Internal Revenue Service			Federal taxes					
Kansas City, MO 64999-0030								
		-						
							2,170.00	2,170.00
Account No. Tax Period 2003			2003	\dagger			_,	
			federal taxes					
Internal Revenue Service Kansas City, MO 64999-0030			leuerai taxes					
		L						
							4,125.38	4,125.38
Account No.								
				\perp				
Account No.								
		<u>L</u>						
Sheet 1 of 1 continuation sheets a			,	Sub			7,143.31	
Schedule of Creditors Holding Unsecured I	riority	Cl	aims (Total of					
			(Report on Summary of S		Fota dule		7,143.31	
			(Report on Summary of S	CHE	auie	3)		

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Form B6F (12/03)

In re	Susan L. Shipman		Case No.	
_		Debtor	,	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C Husband, Wife, Joint, or Community				U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O N T I N G E N	l C	SPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-3951			2004	T	T		
Bank of America c/o Encore Receivable Mgmt. Inc 400 N. Rogers, PO Box 3330 Olathe, KS 66063-3330		-	Credit card debt		D		4,413.32
Account No. xxxxxxxx (Gxxxxxxx0001)			2004	+		+	,
Beachbody P.O. Box 7610 Torrance, CA 90504		-	Collections				19.95
Account No. Invoice No. x0238 Berton Ring P.C. 19 S. LaSalle Suite 1500 Chicago II. 60603		-	2004 Legal fees				
Chicago, IL 60603							2,739.50
Account No. xxxx-xxxx-xxxx-6736 Capital One Services 1957 Westmoreland Richmond, VA 23276-5617		-	2005 Credit Card Debt				601.40
continuation sheets attached			(Total c	Sub f this			7,774.17

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Form B6F - Cont. (12/03)

In re	Susan L. Shipman		Case No.	
_		Debtor		

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

SSUBJECT TO SETOFF, SO STATE. So So So So So So So S	CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	С	U	D	
Capital One Services Cot United Recovery Systems	AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	C O D E B T O R		CONSIDERATION FOR CLAIM. IF CLAIM	ONTINGEN	N L I QU I DA	ISPUTED	AMOUNT OF CLAIN
Capital One Services c/o United Recovery Systems P.O. Box 722929 Houston, TX 77272-2929 Account No. xxxx-xxxx-xxxx-3290 Chase Account Inquiries P.O. Box 15298 Wilmington, DE 19850-5298 Account No. xxxxx1-900 Circuit City Plus Visa c/o NcA Financial Services 1731 Howe Ave. # 254 Sacramento, CA 95825 Account No. xxxxx-xxxx-xxxx-3020 Cittlbank c/o GC Services Ltd Partnership 6330 Guifton Houston, TX 77081 Account No. xxxx-xxxx-xxxx-2759 Direct Merchant's Bank c/o National Asset Recovery, Inc. 2880 Dresden Drive, Ste 200 Atlanta, GA 30341-3920	Account No. xxx7877				7	T		
Chase	c/o United Recovery Systems P.O. Box 722929		-	Credit card debt		D		2,149.98
Chase	Account No. xxxx-xxxx-3290				+	t		
Circuit City Plus Visa c/o NCA Financial Services 1731 Howe Ave. # 254 Sacramento, CA 95825 Account No. xxxx-xxxx-xxxx-3020 Citibank c/o GC Services Ltd Partnership 6330 Gulfton Houston, TX 77081 City Marchant's Bank c/o National Asset Recovery, Inc. 2880 Dresden Drive, Ste 200 Atlanta, GA 30341-3920 Credit card debt 2004-2005 Credit card debt - 2004-2005 Credit card debt - 2004-2005 Credit card debt - 2004-2005 Credit card debt	Account Inquiries P.O. Box 15298		-	o voi di dit				932.12
Circuit City Plus Visa c/o NCA Financial Services 1731 Howe Ave. # 254 Sacramento, CA 95825	Account No. xxxxx1-900	\dashv	-	2004-2005	+	\dagger	-	
Citibank c/o GC Services Ltd Partnership 6330 Gulfton Houston, TX 77081 Account No. xxxx-xxxx-2759 Direct Merchant's Bank c/o National Asset Recovery, Inc. 2880 Dresden Drive, Ste 200 Atlanta, GA 30341-3920 Credit card debt - 2004-2005 Credit card debt - 2104-2005 Credit card debt	c/o NCA Financial Services 1731 Howe Ave. # 254		-	Credit card debt				11,232.90
Citibank c/o GC Services Ltd Partnership 6330 Gulfton Houston, TX 77081 Account No. xxxx-xxxx-2759 Direct Merchant's Bank c/o National Asset Recovery, Inc. 2880 Dresden Drive, Ste 200 Atlanta, GA 30341-3920	Account No. xxxx-xxxx-3020	+		2004-2005	+	t		
Account No. xxxx-xxxx-2759 Direct Merchant's Bank c/o National Asset Recovery, Inc. 2880 Dresden Drive, Ste 200 Atlanta, GA 30341-3920	c/o GC Services Ltd Partnership 6330 Gulfton		-	Credit card debt				1,197.50
Direct Merchant's Bank c/o National Asset Recovery, Inc. 2880 Dresden Drive, Ste 200 Atlanta, GA 30341-3920	Account No. xxxx-xxxx-2759	\dashv		2004-2005	+	t	\vdash	.,
	Direct Merchant's Bank c/o National Asset Recovery, Inc. 2880 Dresden Drive, Ste 200		-					8,672.24
Sheet no. 1 of 5 sheets attached to Schedule of Subtotal	Sheet no1 of _5 sheets attached to Schedule	of			Sub	tota	al	24,184.74

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Form B6F - Cont. (12/03)

In re	Susan L. Shipman		Case No.	
_		Debtor		

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	_							
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) Account No. xxxx-xxxx-xxxx-7499	C O D E B T O R	H W J C	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	LIQUI	D I S P U T E D	AMOUNT OF	CLAIM
Account No. XXXX-XXXX-7499	1		Credit card debt		Ë			
Discover P.O. Box 30395 Salt Lake City, UT 84130-0395		_	orean cara dest				8,	,683.38
Account No. xxxxx3707			Additional notice		Г	Г		
Discover c/o Wolpoff & Abramson Two Irvington Center, 702 King Farm Rockville, MD 20850-5775		_						0.00
Account No. xxxxxxxxx3178-HSN#	╂	╁	2004	+	⊢	╀		
Home Shopping Network EDP No 19-05-234-0956 Univ Fidelity P.O. Box 941911 Houston, TX 77094-8911		_	Purchases					275.49
Account No. xxx-xx6-963		T	2004		Г	T		
Lane Bryant Mail Order c/o World Financial Network Bank 800 Techcenter Drive Gahanna, OH 43230-5318		_	Collections					530.02
Account No. xxxxxxxxxxxx0851	T	T	2005	\dagger	\vdash	T		
Linen-N-Things P.O. Box 981084 El Paso, TX 79998-1084		_	Collections					487.19
Sheet no. 2 of 5 sheets attached to Schedule of				Subt	tota	ıl		076.09
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	9	,976.08

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Form B6F - Cont. (12/03)

In re	Susan L. Shipman		Case No.	
-		Debtor		

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CDEDITORIS NAME	С	Ни	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT INGEN	NL QU L DA	D I S P U T E D	AMOUNT OF CLAIM
Account No. x-xxx-xx6-373			2005	Т	T E		
Marshall Fields Collections Dept. 111 Boulder Industrial Dr. Bridgeton, MO 63044		-	Collections		D		598.61
Account No. xxxx-xxxx-4956			2004-2005	+	+	+	
National City Card Services c/o Capital Mngmt Services Inc. 726 Exchange St., Ste 700 Buffalo, NY 14210		-	Credit card debt				5,800.63
Account No. xxxxxxxxxxxx2365			2005	\perp	╁		
Newport News World Financial Network Nat Bank 800 Techcenter Drive Gahanna, OH 43230-5318		-	Credit card debt				229.45
Account No. xxxx-xxxx-2990			2004-2005	\top	t		
Providien P.O. Box 660509 Dallas, TX 75266		-	Credit card debt				4,079.60
Account No. xx-xxxx5702	\vdash		2004	+		-	7,010.00
RCN/14 Chicago c/o CCSInc. 23220 Chagrin, # 400 Cleveland, OH 44122	-	_	Collections				56.38
Sheet no. 3 of 5 sheets attached to Schedule of				Sub	tota	al	
Creditors Holding Unsecured Nonpriority Claims			(Total o				10,764.67

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Form B6F - Cont. (12/03)

In re	Susan L. Shipman	Case No.	
_		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	C	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O N T I N G E N	L	SPUTED	AMOUNT OF CLAIM
Account No. xxx-xx3-022			2005	Ť	T E D		
Roamans World Financial Network Nat Bank 800 Techcenter Drive Gahanna, OH 43230-5318		-	Collections		D		576.99
Account No. xxxxxxxxxxxxxx7681			2005 Credit card debt				
Saks Inc. c/o AmSher Collection Svs. 2090 Columbiana Rd., Ste 3000 Birmingham, AL 35216-2161		-					
							755.49
Account No. xxxx-xxxx-7665 Sears Gold Mastercard P.O. Box 182156 Columbus, OH 43218-2156		-	2004-2005 Credit card debt				1,438.10
Account No. xxxxxx9858	+		2004-2005	\dashv		t	
Talk America c/o Bay Area Credit Service, Inc. 50 Airport Parkway, Ste 100 San Jose, CA 95110		-	Cellular bill				73.12
Account No. xxxxxxxxx (USCell#) / xx7975			2004-2005	+	+	\vdash	
U.S. Cellular c/o Account Recovery Service Inc. 3031 N. 114th St. Milwaukee, WI 53222-4208		-	Cellular bill				453.88
Sheet no4 _ of _5 _ sheets attached to Schedule o	f	<u> </u>		Sub	otota	al	
Creditors Holding Unsecured Nonpriority Claims			(Total	of this	pa	ge)	3,297.58

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Form B6F - Cont. (12/03)

In re	Susan L. Shipman		Case No.
-		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	1_	1		Τ_	1	1.	_	
CREDITOR'S NAME, AND MAILING ADDRESS	000	Hu	sband, Wife, Joint, or Community	C O N T	N L	I S P	<u>,</u>	
INCLUDING ZIP CODE,	E B	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	11	-10	U T	ׅׅׅ֝֟֝֟֝֝֟֝֝֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓	
AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C	IS SUBJECT TO SETOFF, SO STATE.	NGENT	I D	ΙE	: 1	AMOUNT OF CLAIM
Account No. xxxx-xxxx-1168	Ë	┢	2004	- ½	Ā		´	
Account No. XXXX-XXXX-1100	ł		Collections		Ë			
Wickes							٦	
c/o Citifinancial Retail Services		-						
P.O. Box 8019 South Hackensack, NJ 07606-8019								
South Hackensack, NO 07000-0019								470.28
Account No.		T		\dagger	t	t	\dagger	
	1							
Account No.				T	t	T	†	
	1							
Account No.				\dagger		t	†	
	1							
Account No.	T	T		T		t	†	
	1							
Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule of				Sub	tota	al	†	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				,	470.28
				7	Γota	al	Ī	
			(Report on Summary of So					56,467.52

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In re	Susan L. Shipman		Case No.
-		Debtor	-,
	SCHEDULE G. EXECUTORY C	CONTRACTS A	ND UNEXPIRED LEASES
Ъ		:	

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

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In re	Susan L. Shipman	Case No.
	De	btor
	SCHEDULE H. O	CODEBTORS
debto repor imm	or in the schedules of creditors. Include all guarantors and co-signers. In	ner than a spouse in a joint case, that is also liable on any debts listed by a community property states, a married debtor not filing a joint case should Include all names used by the nondebtor spouse during the six years

NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF CODEBTOR

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Form B6I (12/03)

In re	Susan L. Shipman		Case No.	
		Debtor(s)		

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

whether or not a joint	petition is file	d, unless the spouses are separated and a joint petition				
Debtor's Marital Stat	us:	DEPENDENTS OF DEBT	OR AND	SPOUSE		
Single		RELATIONSHIP None.	AGE			
EMPLOYMENT		DEBTOR		SPOUSE		
Occupation	Di	sabled				
Name of Employer						
How long employed						
Address of Employer	•					
INCOME: (Estimate	of average m	onthly income)		DEBTOR		SPOUSE
	•	y, and commissions (pro rate if not paid monthly)	\$	0.00	\$	N/A
Estimated monthly or	vertime		\$	0.00	\$	N/A
SUBTOTAL			\$	0.00	\$	N/A
LESS PAYROL a. Payroll taxes b. Insurance c. Union dues	and social sec	urity	\$ \$	0.00 0.00 0.00	\$ \$ \$	N/A N/A N/A
d. Other (Specif	y)		\$ <u></u>	0.00	\$ — \$	N/A N/A
SUBTOTAL OF	FPAYROLL D	DEDUCTIONS	\$	0.00	\$	N/A
TOTAL NET MONT	THLY TAKE	HOME PAY	\$	0.00	\$	N/A
Income from real pro Interest and dividend	pperty s	business or profession or farm (attach detailed stateme	\$ 	0.00 0.00 0.00	\$ \$ \$	N/A N/A N/A
of dependents listed a Social security or oth	above her governmen	ayments payable to the debtor for the debtor's use or t t assistance	that \$	0.00	\$	N/A
(Specify) So	cial Security		\$	1,253.00	\$	N/A
			\$	0.00	\$	N/A
Pension or retirement Other monthly incom			\$	0.00	\$	N/A
•		nce payments	\$	1,247.19	\$	N/A
			\$	0.00	\$	N/A
TOTAL MONTHLY	INCOME		\$	2,500.19	\$	N/A
TOTAL COMBINEI	O MONTHLY	INCOME \$ 2,500.19	(Repo	ort also on Sun	nmary o	of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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In re	Susan L. Shipman		Case No.	
		Debtor(s)		

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." 785.00 Rent or home mortgage payment (include lot rented for mobile home) Are real estate taxes included? No X No X Is property insurance included? Yes 90.00 Utilities: Electricity and heating fuel 0.00 Water and sewer 95.00 Telephone Other Cable/computer 45.00 Home maintenance (repairs and upkeep) 25.00 400.00 Food Clothing 60.00 Laundry and dry cleaning 50.00 195.00 Medical and dental expenses Transportation (not including car payments) \$ 100.00 Recreation, clubs and entertainment, newspapers, magazines, etc. 0.00 0.00 Charitable contributions Insurance (not deducted from wages or included in home mortgage payments) 36.00 Homeowner's or renter's 0.00 Life 277.00 Health 0.00 Auto 0.00 Other Taxes (not deducted from wages or included in home mortgage payments) See Detailed Expense Attachment 310.00 (Specify) Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.) 0.00 Auto **See Detailed Expense Attachment** 53.00 Other 0.00 Alimony, maintenance, and support paid to others \$ 0.00 Payments for support of additional dependents not living at your home 0.00 Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 Other Other \$ 0.00 2,521.00 TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$ [FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A.	Total projected monthly income		\$ N/A
B.	Total projected monthly expenses		\$ N/A
C.	Excess income (A minus B)		\$ N/A
D.	Total amount to be paid into plan each		\$ N/A
		(interval)	

In re Susan L. Shipman

Debtor(s)

Case No.

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

(Spouse's Schedule)

Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
Are real estate taxes included? Yes No _X		
Is property insurance included? Yes No X	Φ.	0.00
Utilities: Electricity and heating fuel	\$	0.00
Water and sewer	\$	0.00
Telephone	\$	0.00
Other	\$	0.00
Home maintenance (repairs and upkeep)	\$	0.00
Food	\$	0.00
Clothing	\$	0.00
Laundry and dry cleaning	\$	0.00
Medical and dental expenses	\$	0.00
Transportation (not including car payments)	\$	0.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)	·	
(Specify)	\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)	· 	
Auto	\$	0.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Othor	\$	0.00
Other	\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	0.00

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In re	Susan L. Shipman			Case No.	

Debtor(s)

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Specific Tax Expenditures	Specific	nc Tax	Expenditur	es:
---------------------------	----------	--------	------------	-----

IRS repayment of taxes	\$ 250.00
State of II repayment of taxes	\$ 60.00
Total Tax Expenditures	\$ 310.00
Other Installment Payments:	
Newspaper	\$ 10.00
Stamps	\$ 8.00
Copy services	\$ 20.00
Health Club membership	\$ 15.00
Total Other Installment Payments	\$ 53.00

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United States Bankruptcy Court Northern District of Illinois

e <u> </u>	Susan L. Shipman			Case No.	
			Debtor(s)	Chapter	7
	DECLADATION CON	CEDN		HEDIH:	E.C.
	DECLARATION CON	CERN	ING DEBIOR'S SC	HEDUL	ES
	DECLARATION UNDER PENA	ALTY C	F PERJURY BY INDIV	IDUAL DI	EBTOR
	I declare under penalty of perjury that I	have rea	d the foregoing summary	and schedul	es consisting of
	21 sheets [total shown on summary page pli				
k	knowledge, information, and belief.		•		·
Od	ctober 3, 2005 Sig	nature	/s/ Susan L. Shipman		
		,	Susan L. Shipman		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Debtor

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Form 7 (12/03)

United States Bankruptcy Court Northern District of Illinois

In re	Susan L. Shipman			
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNI	SOURCE
\$25,000.00	2005 Disability/Social Security
\$30,162.48	2004 Social Security & Disability
\$29,522.16	2003 Social Security and Disability

COLIDOR

AMOUNT

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING**

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND AMOUNT STILL RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND LOCATION DISPOSITION AND CASE NUMBER Shipman v. Ameritech Personal injury Circuit Court Cook co. Pending

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately None preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE DESCRIPTION AND VALUE OF BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION, NAME AND ADDRESS OF DESCRIPTION AND VALUE OF FORECLOSURE SALE, **PROPERTY** CREDITOR OR SELLER TRANSFER OR RETURN

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION DATE OF NAME AND ADDRESS DESCRIPTION AND VALUE OF OF COURT

OF CUSTODIAN CASE TITLE & NUMBER ORDER **PROPERTY** 2.

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

AMOUNT OF MONEY

OR DESCRIPTION AND VALUE

3

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Burns & Wincek Ltd. 53 W. Jackson Ste 560 Chicago, IL 60604 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR October 3, 2005

OF PROPERTY \$ 550.00 Attorney fee \$ 209.00 filing fee

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

4

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 3950 N. Lake Shore Drive Chicago, IL NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

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None

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** NOTICE **GOVERNMENTAL UNIT** LAW

SITE NAME AND ADDRESS

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL**

GOVERNMENTAL UNIT NOTICE SITE NAME AND ADDRESS LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

> TAXPAYER BEGINNING AND ENDING

NAME I.D. NO. (EIN) **ADDRESS** NATURE OF BUSINESS DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED Case 05-43375 Doc 1 Filed 10/04/05 Entered 10/04/05 08:40:05 Desc Main Document Page 30 of 37

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

 ${\bf 23}$. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS

OF RECIPIENT, DATE AND PURPOSE OR DESCRIPTION AND RELATIONSHIP TO DEBTOR OF WITHDRAWAL VALUE OF PROPERTY

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Best Case Bankruptcy

AMOUNT OF MONEY

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24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

7

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date October 3, 2005 Signature //s/ Susan L. Shipman
Susan L. Shipman
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Official Form 8 (12/03)

United States Bankruptcy Court Northern District of Illinois

In	re Susan L. Shipman			Case No.		
			Debtor(s)	Chapter	7	
	CHAPTER 7 INDIVIDU	AL DEBT	OR'S STATEMENT	Γ OF INT	ENTION	
1.	I have filed a schedule of assets and liabilities v	which includes	consumer debts secured	by property	of the estate.	
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:						
	a. Property to Be Surrendered.					
	Description of Property -NONE-		Creditor's name			
	b. Property to Be Retained		I	Check any o	applicable sta	itement.]
	Description of Property -NONE-	Creditor's Name	Property i claimed as exempt	s rede	perty will be eemed suant to 11 s.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Dat	october 3, 2005	Signature	/s/ Susan L. Shipman Susan L. Shipman			

Debtor

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In re	Susan L. Shipman	C	ase No.		
	Γ	Debtor(s)	hapter	7	
	DISCLOSURE OF COMPENSATION	N OF ATTORNEY FO	OR DE	BTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), compensation paid to me within one year before the filing of the pet be rendered on behalf of the debtor(s) in contemplation of or in conn	ition in bankruptcy, or agreed	to be paid	to me, for services	
	For legal services, I have agreed to accept	\$ <u>.</u>		550.00	
	Prior to the filing of this statement I have received	\$ <u>.</u>		550.00	
	Balance Due	\$ <u>_</u>		0.00	
2. ′	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. ′	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compensation wit	h any other person unless they	are memb	ners and associates of	my law firm
5.	☐ I have agreed to share the above-disclosed compensation with a copy of the agreement, together with a list of the names of the per an interest of the above-disclosed fee, I have agreed to render legal see. Analysis of the debtor's financial situation, and rendering advice to the preparation and filing of any petition, schedules, statement of affacts. Representation of the debtor at the meeting of creditors and confident. [Other provisions as needed] Negotiations with secured creditors to reduce to reaffirmation agreements and applications as needed. [Other provisions as needed] Secure 1 and 1 applications as needed. [Other provisions as needed.] Secure 2 and 3 applications as needed. [Other provisions as needed.] Secure 3 and 3 applications as needed. [Other provisions as needed.] Secure 3 and 3 applications as needed. [Other provisions as needed.] Secure 3 and 3 applications as needed. [Other provisions as needed.] Secure 3 and 3 applications as needed. [Other provisions as needed.]	rvice for all aspects of the bank to the debtor in determining whairs and plan which may be req rmation hearing, and any adjou o market value; exemption eded; preparation and file bods.	on is attace cruptcy can bether to fuired; arned hear n planni ling of i	ched. use, including: lile a petition in bank rings thereof; ng; preparation a motions pursuant	ruptcy; and filing of a to 11 USC
	Representation of the debtors in any dischargeable any other adversary proceeding.		voidanc	es, relief from sta	y actions or
	CERTIF	ICATION			
	I certify that the foregoing is a complete statement of any agreement ankruptcy proceeding.	t or arrangement for payment	to me for	representation of the	e debtor(s) in
Dated	<u> </u>	s/ James J. Burns Jr. #			
		ames J. Burns Jr. # 62009 Burns & Wincek, Ltd.	56		
	5	3 W. Jackson			
		uite 560 hicago, IL 60604			
		12-880-0195 Fax: 312-880	-0196		
	b	andwlaw@sbcglobal.net			

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United States Bankruptcy Court Northern District of Illinois

In re	Susan L. Shipman		Case No.	
	-	Debtor(s)	Chapter 7	
	VE	CRIFICATION OF CREDITOR N	MATRIX	
		Number of	f Creditors:	28
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	tors is true and correct to t	he best of my
Date:	October 3, 2005	/s/ Susan L. Shipman Susan L. Shipman Signature of Debtor		

Bank of America c/o Encore Receivable Mgmt. Inc 400 N. Rogers, PO Box 3330 Olathe, KS 66063-3330

Beachbody P.O. Box 7610 Torrance, CA 90504

Berton Ring P.C. 19 S. LaSalle Suite 1500 Chicago, IL 60603

Capital One Services 1957 Westmoreland Richmond, VA 23276-5617

Capital One Services c/o United Recovery Systems P.O. Box 722929 Houston, TX 77272-2929

Chase Account Inquiries P.O. Box 15298 Wilmington, DE 19850-5298

Circuit City Plus Visa c/o NCA Financial Services 1731 Howe Ave. # 254 Sacramento, CA 95825

Citibank c/o GC Services Ltd Partnership 6330 Gulfton Houston, TX 77081

Direct Merchant's Bank c/o National Asset Recovery, Inc. 2880 Dresden Drive, Ste 200 Atlanta, GA 30341-3920

Discover P.O. Box 30395 Salt Lake City, UT 84130-0395 Discover c/o Wolpoff & Abramson Two Irvington Center, 702 King Farm Rockville, MD 20850-5775

Home Shopping Network EDP No 19-05-234-0956 Univ Fidelity P.O. Box 941911 Houston, TX 77094-8911

Illinois Dept. Revenue P.O. Box 19025 Springfield, IL 62794-9025

Internal Revenue Service Kansas City, MO 64999-0030

Internal Revenue Service Kansas City, MO 64999-0030

Lane Bryant Mail Order c/o World Financial Network Bank 800 Techcenter Drive Gahanna, OH 43230-5318

Linen-N-Things P.O. Box 981084 El Paso, TX 79998-1084

Marshall Fields Collections Dept. 111 Boulder Industrial Dr. Bridgeton, MO 63044

National City Card Services c/o Capital Mngmt Services Inc. 726 Exchange St., Ste 700 Buffalo, NY 14210

Newport News World Financial Network Nat Bank 800 Techcenter Drive Gahanna, OH 43230-5318 Providien
P.O. Box 660509
Dallas, TX 75266

RCN/14 Chicago c/o CCSInc. 23220 Chagrin, # 400 Cleveland, OH 44122

Roamans World Financial Network Nat Bank 800 Techcenter Drive Gahanna, OH 43230-5318

Saks Inc. c/o AmSher Collection Svs. 2090 Columbiana Rd., Ste 3000 Birmingham, AL 35216-2161

Sears Gold Mastercard P.O. Box 182156 Columbus, OH 43218-2156

Talk America c/o Bay Area Credit Service, Inc. 50 Airport Parkway, Ste 100 San Jose, CA 95110

U.S. Cellular c/o Account Recovery Service Inc. 3031 N. 114th St. Milwaukee, WI 53222-4208

Wickes c/o Citifinancial Retail Services P.O. Box 8019 South Hackensack, NJ 07606-8019